

OFFICIAL MEMORANDUM
STATE OF TEXAS
OFFICE OF THE GOVERNOR

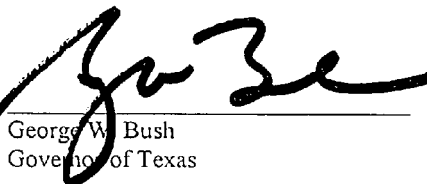
TO ALL TO WHOM THESE PRESENTS SHALL COME:

Pursuant to Article IV, Section 14, of the Texas Constitution, I, George W. Bush, Governor of Texas, do hereby disapprove and veto **Senate Bill No. 321** because of the following objections:

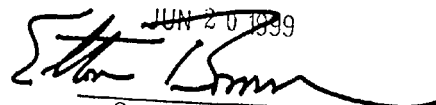
Senate Bill No. 321 would likely result in higher insurance costs for Texas consumers and encourage unnecessary litigation. Current law allows recovery of attorneys' fees when an insurance company has acted deceptively or unfairly.

IN TESTIMONY WHEREOF, I have hereunto signed my name officially and caused the Seal of the State to be affixed hereto at Austin, this 20th day of June, 1999.




George W. Bush
Governor of Texas

FILED IN THE OFFICE OF THE
SECRETARY OF STATE
11:45pm O'CLOCK

JUN 20 1999

Secretary of State